Please return to: This instrument prepared by Floyd Healy 1405 N. Pierce, Suite 306 Little Rock, Arkansas 72207 (501) 663-6200 Grantor's Address: Wells Fargo Bank, NA c/o Wells Fargo Bank, N.A. 2051 Killebrew Drive, Suite 220 Bloomington, Minnesota 55425 (952) 562-1799

Grantee's Address: Floyd Healy 1405 N. Pierce, Suite 306 Little Rock, Arkansas 72207 (501) 663-6200

Indexing Instructions: Lot 12, Section A, Wellington Square Subdivision, Sections 27 and 28, T-1-S, R-8-W, DeSoto County, MS

## **SUBSTITUTION OF TRUSTEE**

WHEREAS, Debra F. Jones executed a Deed of Trust dated June 29, 2009, in favor of Kathryn L. Harris, Trustee(s), and Mortgage Electronic Registration Systems, Inc., as nominee for Community Mortgage Corporation; and

WHEREAS, said Deed of Trust was filed of record on July 1, 2009 and recorded in Book 3,051 at Page 207, and re-recorded on July 10, 2009 in Book 3,055 at Page 324, in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, Wells Fargo Bank, NA, the legal holder of said Deed of Trust and the said indebtedness, has requested foreclosure proceedings to be instituted; and

WHEREAS, Wells Fargo Bank, NA the owner and legal holder of said indebtedness, does hereby desire Floyd Healy to act as trustee in the place and stead of Kathryn L. Harris or any subsequently appointed Substitute Trustee, as appointed under said Deed of Trust.

THEREFORE, the undersigned does hereby, in accordance with the terms of said Deed of Trust, appoint, nominate, and constitute the said Floyd Healy as Substitute Trustee in the place and stead of the said Kathryn L. Harris or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, Wells Fargo Bank, NA, the owner and legal holder, has further requested that said Floyd Healy, Substitute Trustee under said Deed of Trust, proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said Deed of Trust as though the said Floyd Healy had been originally appointed as Trustee hereunder.

Should Wells Fargo Bank, NA, become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness, has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 24<sup>th</sup> day of September, 2012.

Wells Fargo Bank, N.A.

Name: KerriAnn M. Barao

Title: Vice President Loan Documentation Company: Wells Fargo Bank, N.A.

Date: 09/24/2012

## **ACKNOWLEDGEMENT**

North Carolina Wake County

I, Bertha S. Jones, a Notary Public of Wake County and State of North Carolina, do hereby certify that KerriAnn M. Barao personally came before me this day and acknowledged that she is the Vice President Loan Documentation, of Wells Fargo Bank, N.A., and that she, as Vice President Loan Documentation being authorized to do so, executed the foregoing on behalf of the corporation.

Witness my hand and official seal, this 24th day of September, 2012.

Butha A. Jane (Signature) (Official Seal)

Bertha S. Jones, Notary Public

My commission expires 02.05: 20/7

NOTARY PUBLIC My COUNTY